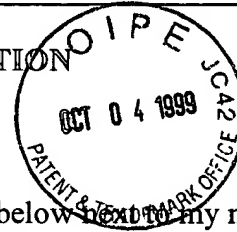


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DECLARATION - USA PATENT APPLICATION



As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEM AND METHOD FOR MANAGING A DATABASE; the specification of which was filed on June 1, 1999 as Application Serial No. 09/323,512.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: Brad Kindig

Inventor's signature Brad Kindig

Date September 22, 1999

Residence: San Diego, California

Citizenship: U.S.

Post Office Address: ~~14720 Helen Park~~, San Diego, California ~~92064~~
9325 Laurentian 92109

Full name of second inventor: Kevin Sitze

Inventor's signature Kevin Sitze

Date September 22, 1999

Residence: San Diego, California

Citizenship: U.S.

Post Office Address: **9024 Woodlawn Drive, San Diego, California 92126**

Send Correspondence To:
KNOBBE, MARTENS, OLSON & BEAR, LLP
Customer No. 20,995

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Application No.: 09/323,512
Filing Date: June 1, 1999

PATENT
Client Code: APTEX.003A
Page 1

ASSIGNMENT

WHEREAS, We, Brad Kindig, a U.S. citizen, residing at 14720 Helen Park, San Diego, California 92064, Kevin Sitze, a U.S. citizen, residing at 9024 Woodlawn Drive, San Diego, California 92126, have invented certain new and useful improvements in a SYSTEM AND METHOD FOR MANAGING A DATABASE for which we have filed an application for Letters Patent in the United States, 09/323,512 filed on June 1, 1999;

AND WHEREAS, HNC SOFTWARE, INC (hereinafter "ASSIGNEE"), a California Corporation, with its principal place of business at 9605 Scranton Road, Suite 240, San Diego, California 92121, desires to acquire the entire right, title, and interest in and to the said improvements and the said Application:

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) to me in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, we, the said inventors, do hereby acknowledge that we have sold, assigned, transferred and set over, and by these presents do hereby sell, assign, transfer and set over, unto the said ASSIGNEE, its successors, legal representatives and assigns, the entire right, title, and interest throughout the world in, to and under the said improvements, and the said application and all divisions, renewals and continuations thereof, and all Letters Patent of the United States which may be granted thereon and all reissues and extensions thereof, and all rights of priority under International Conventions and applications for Letters Patent which may hereafter be filed for said improvements in any country or countries foreign to the United States, and all Letters Patent which may be granted for said improvements in any country or countries foreign to the United States and all extensions, renewals and reissues thereof; and we hereby authorize and request the Commissioner of Patents of the United States, and any Official of any country or countries foreign to the United States, whose duty it is to issue patents on applications as aforesaid, to issue all Letters Patent for said improvements to the said ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND WE HEREBY covenant and agree that we will communicate to the said ASSIGNEE, successors, legal representatives and assigns, any facts known to us respecting said improvements, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing and reissue applications, make all rightful oaths and generally do everything possible to aid the said ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for said improvements in all countries.

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 22 day of September 1999

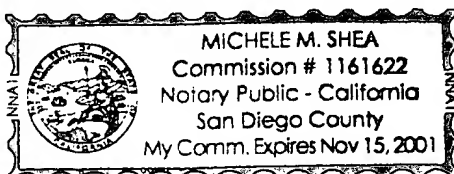
Brad Kindig
Brad Kindig

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO } ss.

On Sept. 22, 1999, before me, Michele M. Shea, personally appeared Brad Kindig personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity(ies), and that by his signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]



Michele M. Shea
Notary Signature

COPY

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 22 day of September 1999

Kevin Sitze
Kevin Sitze

STATE OF CALIFORNIA

ss.

COUNTY OF SAN DIEGO

On Sept. 22, 1999, before me, Michele M. Shea, personally appeared Kevin Sitze personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity(ies), and that by his signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]

Michele M. Shea
Notary Signature

ASSIGN2
S:\DOCS\EMN\EMN-3562.DOC
092099

